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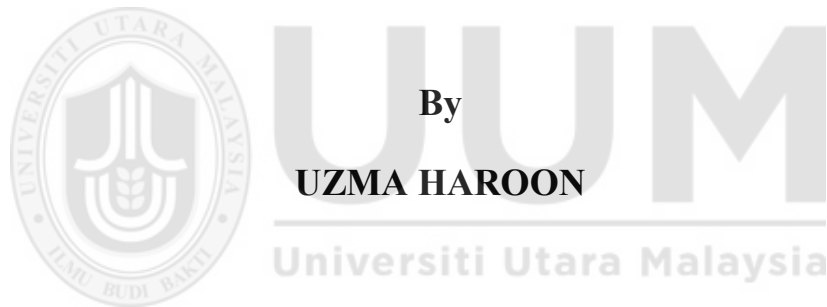
**MODERATING EFFECTS OF RELATIONAL LEARNING AND
BUSINESS ENVIRONMENT ON INNOVATION CAPABILITY, TOTAL
QUALITY MANAGEMENT AND SMEs PERFORMANCE**



**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA**

February 2020

**MODERATING EFFECTS OF RELATIONAL LEARNING AND
BUSINESS ENVIRONMENT ON INNOVATION CAPABILITY, TOTAL
QUALITY MANAGEMENT AND SMEs PERFORMANCE**



Thesis Submitted to
School of Business Management, College of Business
Universiti Utara Malaysia
In Fulfillment of the Requirement for the Degree of Doctor of Philosophy

Pencatatan



Pusat Pengajian Pengurusan Perniagaan
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Dissertation) : MODERATING EFFECTS OF RELATIONAL LEARNING AND BUSINESS
ENVIRONMENT ON INNOVATION CAPABILITY, TOTAL QUALITY
MANAGEMENT AND SMEs PERFORMANCE

Program Pengajian
(Programme of Study) : Doctor of Philosophy (Management)

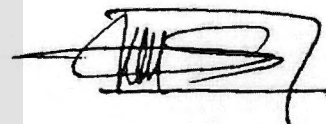
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ABSTRACT

The main aims of this study were to examine the moderating effects of the business environment, and relational learning on the relationship between innovation capability (IC), total quality management (TQM), and performance of small and medium enterprises (SMEs) in the Electrical Fan Industry of Pakistan. Data were collected using the cross-sectional study design. The study employed the systematic random sampling procedure to generate a list of 300 respondent firms. Structured questionnaires were distributed to the randomly selected SMEs and 239 useable responses were collected through the personally-administered survey method. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to test the study hypotheses. The findings reveal that there is no significant relationship between Innovation Capability and SMEs' performance. However, there is a positively significant relationship between TQM and SMEs' performance. Furthermore, business environment neither moderates the relationship between innovation capability and SMEs' performance, nor the relationship between TQM and SMEs' performance. However, relational learning significantly moderates the relationship between innovation capability and SMEs' performance as well as the relationship between TQM and SMEs' performance. The results of this study provide important insights to owner-managers, policy-makers and researchers to further understand the effects of innovation capability, TQM, business environment, and relational learning on SMEs' performance. Policy-makers should emphasize on relational learning to augment their innovation capability and TQM practices in order to enhance SMEs' performance. Lastly, limitations of the current study and avenues for future research are discussed.

Keywords: Innovation Capability, Total Quality Management, Business Environment, Relational Learning, SMEs' Performance

ABSTRAK

Tujuan utama kajian ini adalah menyelidik kesan penyederhanaan dalam persekitaran perniagaan dan pembelajaran relasional dalam hubungan antara Keupayaan Inovasi (KI), Pengurusan Jumlah Kualiti (PJK) dan prestasi Perusahaan Kecil dan Sederhana (PKS) dalam Industri Kipas Elektrik di Pakistan. Data dikumpul menggunakan kaedah kajian rentas. Oleh itu, kajian ini menggunakan pensampelan rawak sistematik bagi menghasilkan satu senarai yang terdiri daripada 300 buah firma sebagai responden. Borang kaji selidik secara berstruktur diedarkan secara rawak kepada perusahaan kecil dan sederhana yang telah dipilih. Hasilnya, sebanyak 239 maklum balas yang boleh digunakan dikumpul melalui kaedah tinjauan sendiri. Pemodelan Persamaan Berstruktur Kuasa Dua Terkecil Separa (PLS-SEM) telah digunakan untuk mengkaji hipotesis. Dapatan kajian mendedahkan bahawa tidak ada hubungan yang signifikan antara KI dan IKS. Walau bagaimanapun, terdapat hubungan positif yang jelas antara prestasi PJK dan IKS. Tambahan lagi, persekitaran perniagaan tidak mengawal hubungan antara keupayaan inovasi dan prestasi PKS, ataupun hubungan antara PJK dan prestasi PKS. Walaupun begitu, pembelajaran relasional dapat menyederhanakan hubungan antara keupayaan inovasi dan prestasi SME serta hubungan antara PJK dan prestasi PKS secara signifikan. Dapatan kajian ini memberikan pandangan yang penting kepada pemilik-pengurus, penggubal dasar dan penyelidik untuk lebih memahami kesan keupayaan inovasi, PJK, persekitaran perniagaan dan pembelajaran relasional terhadap prestasi PKS. Penggubal dasar harus menekankan tentang pembelajaran relasional untuk meningkatkan keupayaan inovasi dan amalan PJK bagi menambah baik prestasi PKS. Akhir sekali, batasan kajian dan pendekatan untuk kajian lanjut pada masa hadapan juga dibincangkan.

Kata kunci: keupayaan inovasi, Pengurusan Kualiti Menyeluruh, persekitaran perniagaan, pembelajaran relasional, prestasi PKS

ACKNOWLEDGEMENT

With the name of Allah Almighty, the most beneficent, the most merciful, and the creator of mankind, Who has given us knowledge to understand the right and wrong, to explore the hidden mysteries of the world. First of all I would like to thank Allah Almighty Who gave me strength and courage to complete this task successfully. Then, I would like to pay special gratitude to my respected supervisors. I am highly indebted to my main supervisor, Professor Dr. Mohd Noor Mohd Shariff for providing valuable guidance, encouragement and support. I have learnt a lot from him which would guide me through the rest of my life. I am also very grateful to my co-supervisor, Dr. Mohd Sufli Yusof for sparing his time whenever required. He has been a great help during my period of study.

I also take this opportunity to thank my parents, in-laws, spouse and kids who supported me through every thick and thin, and encouraged me to face the challenges as opportunities to excel in life. Challenges are not hurdles but opportunities to explore new knowledge. So, I am very thankful to my family and friends for their much needed support.

Last but not the least; I would like to offer my special thanks to all of my teachers, and my university, Universiti Utara Malaysia, for providing me supportive and healthy environment to fulfill my task.

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LIST OF ABBREVIATIONS

ACCA	Asia Cloud Computing Association
AFDB	African Development Bank
EIU	Economist Intelligence Unit
GDP	Gross Domestic Product
IADB	Inter-American Development Bank
IFC	International Finance Corporation
MIF	Multilateral Investment Fund
MoF	Ministry of Finance
OECD	Organization for Economic Cooperation and Development
PLS	Partial Least Squares
R&D	Research and Development
RBV	Resource Based View
SEM	Structural Equation Modeling
SMEs	Small and Medium Enterprises
SME Corp.	Small and Medium Enterprise Corporation
SMEDA	Small and Medium Enterprise Development Authority
TQM	Total Quality Management
TDAP	Trade Development Authority of Pakistan
UNDP	United Nations Development Programme
WEF	World Economic Forum
WIPO	World Intellectual Property Organization



CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Entrepreneurship is regarded as one of the prime factors behind socio-economic growth and development of nations predominantly relying on the performance of their small and medium enterprises (SMEs). Entrepreneurs serve as key agents and drivers that assemble all the required strategic resources and capabilities for establishing and managing SMEs in order to solve economic and societal problems (Cardenete & Garcia-Tapial, 2019; Bosma, Content, Sanders & Stam, 2018). The role of SMEs is significantly vital in the maintenance of robust economic progression of developed as well as the developing countries; however, to keep their performance on a constant long term track is a great challenge (Organization for Economic Cooperation and Development (OECD), 2016; Ates, Garengo & Bititci, 2013; Zafar & Mustafa, 2017).

SMEs play a crucial part in achieving sustainable economic growth by promoting sustainable industrialization, providing employment opportunities and fostering innovation in emerging economies (OECD, 2017). SMEs are recognized as foundation stones which provide huge support to economy almost everywhere in global terms (Wyne & Hafeez, 2019; Bianchi, Glavas & Mathews, 2017; Sahoo & Yadav, 2018; Hussain, Farooq & Akhtar, 2012). In contemporary scenario of hyper competitive and greatly unpredictable business environment, SMEs which are more flexible and responsive to modern day challenges play a far greater and catalytic role in a country's economic growth and development as they provide more direct and

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Appendix – A
Cover Letter
Research Questionnaire



Dear Respondents,

I am conducting a study on Moderating Effect of Relational Learning and Business Environment on the Relationship between Innovation Capability, Total Quality Management and SMEs Performance in Pakistan. I would appreciate if you could spare some time and thought in completing the survey questionnaire. I hope that you would co-operate in completing the questionnaire with the best of your ability.

This questionnaire consists of two parts. Part one consists of questions about factors that influence the SMEs performance in Pakistan. Part two comprises of questions related to demographic profile of your firm.

Your response will be treated as confidential and only used for research purposes.
Thank you for your willingness to participate in this study.
Sincerely,

.....
(Uzma Haroon)
Uzmaharoon76@gmail.com

Prof. Dr. Mohd Noor Mohd Shariff

Supervisor

Appendix – B

Research Questionnaire

Dear Respondents,

I am conducting a study on Moderating Effect of Relational Learning and Business Environment on the Relationship between Innovation Capability, Total Quality Management and SMEs Performance in Pakistan. I would appreciate if you could spare some time and thought in completing the survey questionnaire. I hope that you would co-operate in completing the questionnaire with the best of your ability.

This questionnaire consists of two parts. Part one consists of questions about factors that influence the SMEs performance in Pakistan. Part two comprises of questions related to demographic profile of your firm.

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Thank you for your willingness to participate in this study.

Sincerely,

.....
(Uzma Haroon)
Uzmaharoon76@gmail.com

Part -I

Innovation Capability

IC1. We present our customers with innovative products they may not have considered before

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC2. We provide our customers with products that offer unique benefits superior to those of competitors

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC3. We try to be industry leaders in providing innovative products

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC4. Our new products and services are often perceived as very novel by customers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC5. In comparison with our competitors, our company is faster in bringing innovative products into the market

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC6. Our recent new products and services are only minor changes from our previous products and services (R)

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC7. We come up with novel marketing events to promote our firm

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC8. Our company's most recent new product introduction required a new form of advertising and promotion, different from that used for our existing products

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

IC9. We implement new marketing strategies not currently used by competitors								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC10. In comparison with our competitors, our products' most recent marketing program is revolutionary in the market								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC11. We innovate with our marketing programs to keep ahead of the market								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC12. We are constantly modernizing our business processes								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC13. We always adopt the latest technology in the industry								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
TIC14. Our company changes production methods at a great speed in comparison with our competitors								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC15. We innovate with new technology								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC16. In new product introductions, our company is often at the cutting edge of Technology								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
IC17. In comparison with our competitors, we are often late in adoption of technological innovations(R)								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree

Source: Wang & Ahmed (2004) and Hogan et al. (2011).

Total Quality Management

TQM1. Extent to which quality data are available to managers and supervisors								
Very Low	1	2	3	4	5	6	7	Very High
TQM2. Extent to which quality data are used as tools to manage quality of products								
Very Low	1	2	3	4	5	6	7	Very High
TQM3. Extent to which quality data are used to evaluate supervisors and managers performance								
Very Low	1	2	3	4	5	6	7	Very High
TQM4. Importance of inspections, review or checking of work								
Very Low	1	2	3	4	5	6	7	Very High
TQM5. Amount of inspections, review or checking of work								
Very Low	1	2	3	4	5	6	7	Very High
TQM6. Acceptance of responsibility for quality by top managers								
Very Low	1	2	3	4	5	6	7	Very High
TQM7. Extent to which top management supports a long term quality improvement process								
Very Low	1	2	3	4	5	6	7	Very High
TQM8. Extent to which top management has objectives for quality performance								
Very Low	1	2	3	4	5	6	7	Very High
TQM9. Importance attached to quality by top management in relation to cost/revenue objectives								
Very Low	1	2	3	4	5	6	7	Very High

TQM10. Degree to which top management considers quality improvement as a way to increase profits

Very Low 1 2 3 4 5 6 7 Very High

TQM11. Amount of feedback provided to the employees on their quality performance

Very Low 1 2 3 4 5 6 7 Very High

TQM12. Degree of participation in quality decisions by employees

Very Low 1 2 3 4 5 6 7 Very High

TQM13. Extent to which employees are recognized for superior quality performance

Very Low 1 2 3 4 5 6 7 Very High

TQM14. Training in advanced techniques/innovative technologies

Very Low 1 2 3 4 5 6 7 Very High

TQM15. Specific work-skill training

Very Low 1 2 3 4 5 6 7 Very High

TQM16. Clarity of specifications provided to suppliers

Very Low 1 2 3 4 5 6 7 Very High

TQM17. Evaluation of performance of suppliers

Very Low 1 2 3 4 5 6 7 Very High

TQM18. Extent to which longer term relationships are offered to suppliers

Very Low 1 2 3 4 5 6 7 Very High

Source: Demirbag et al. 2006

Relational Learning

RL1. We exchange information on successful and unsuccessful market experiences with our business partners and suppliers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL2. We exchange information related to changes in customer needs, preferences, and behavior

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL3. We exchange information related to changes in the technology of our products

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL4. We exchange information as soon as any unexpected problems arise

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL5. We exchange information related to changes in the firm's strategies and policies with our business partners and suppliers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL6. We exchange information that is sensitive, such as financial performance and operational performance with our business partners and suppliers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL7. Employees and managers are encouraged to interact with the suppliers, customers, competitors, marketing research firms, technological institutes, universities and government departments

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL8. It is common to establish joint teams to solve operational problems in the relationships with partners, suppliers and customers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL9. It is common to establish joint teams to analyze and discuss strategic issues in the relationship with partners, suppliers and customers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL10. The atmosphere in the relationship with partners, suppliers and customers stimulates productive discussion that encompasses a variety of opinions

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL11. We have a lot of face-to-face communication with our business partners, suppliers and customers

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL12. We frequently evaluate and update our common understanding of customer needs and behavior

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL13. We frequently evaluate our common understanding about changes and trends in technology related to our business

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL14. We frequently evaluate and, if needed, adjust our routines and collaborations in business processes

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL15. We frequently meet face-to-face to refresh the personal networking in relationship with our business partners, suppliers and customers.

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL16. Our firm extensively integrates external environment information to bring quality improvements and innovations

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

RL17. We frequently evaluate and, if needed, update information about our business relationships and external linkages

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

Source: Selnes and Sallis (2003)

Business Environment

BE1. Our customers are very conscious about technology of our products

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

BE2. The technology in our industry is changing rapidly.

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

BE3. Technology changes provide big opportunities in our industry.

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

BE4. A large number of new product ideas have been made possible through technological breakthroughs in our industry.

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

BE5. Technological developments in our industry are relatively minor. (R)

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

BE6. Our customers' preferences change quite a bit over time.								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE7. Our customers tend to look for new products all the time.								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE8. We are witnessing demand for our products from new customers								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE9. New customers tend to have product-related needs that are different from those of our existing customers								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE10. Competition in this our product category is cutthroat.								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE11. Anything that one competitor can offer, others can match readily								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE12. Price competition is a hallmark of our industry								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE13. We hear about new competitive moves/strategies from our competitors almost every day.								
Strongly Disagree	1	2	3	4	5	6	7	Strongly Agree
BE14. Our primary competitors are relatively weak. (R)								

Strongly Disagree 1 2 3 4 5 6 7 Strongly Agree

Source: Rouzies & Hulland (2014)

SMEs Performance

Please rate the performance of your firm on following dimensions in Past Three Years on a scale of 1 to 7, where 1 represents "Not at all satisfactory"; 7 represents "Outstanding" in comparison with your competitors

P1. Increased Product Quality								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P2. Quality as perceived by customers								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P3. Investments in Research & Development aimed at new innovations								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P4. Capacity to develop a unique competitive profile								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P5. New product development								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P6. Market development								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P7. Revenue growth over the last three years								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P8. Net profits								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding
P9. Cash flow from operations								
Not at all Satisfactory	1	2	3	4	5	6	7	Outstanding

P10. Gain in Market Share

Not at all Satisfactory 1 2 3 4 5 6 7 Outstanding

P11. Reduction in Product Rejection rate and wastages of materials

Not at all Satisfactory 1 2 3 4 5 6 7 Outstanding

P12. Return on assets

Not at all Satisfactory 1 2 3 4 5 6 7 Outstanding

Source: Demirbag et al. (2006) and Terziovski (2010).

Part –II

Demographics

Finally we would like to ask a few questions about your firm

1. How many years your firm has been in business?
a) 1-5 b) 6-10 c) 11-15 d) 15-20 e) 20+
2. How many Employees does your firm have?
a) 1-10 b) 11-20 c) 21-50 d) 51-80 e) 81-99
3. Please mention the approximate capital invested in your business
a) Rs.2-10 Million b) Rs. 11-20 Million c) Rs. 21-30 Million
d) Rs. 31-40 Million e) 40 Million+

Thanks for your Cooperation

Appendix – C
Research Questionnaire (Urdu Version)

محترم جوبندنہ ،

ہیپ بھگت بی ہیں جنت/Innovation ، ٹیٹل کوالٹی ہی جوت (TOTAL QUALITY MANAGEMENT) اور SMEs کی پر ای کضر رو کر رہی ہوں اگر آپ اپنی مہمتی وقت میں کے چھ قیٹل کر غرکت کی رگے تو ہی ہوں برے لی بٹبعٹ ہوں ہوں ہوں ہوں کہ آپ اشضر رو کے جٹابت دیئے ہیں کولعبوی کی رگے۔

یض والٹبہ دو حصو پر مشتمل ہے پہلے حصے میں آپکے یض صرکت کی کوڈگی پر اثر اڈاز ہوئے والے عوام لپٹبٹ وگچ جک ہوضرے حصے میں پل کی کوڈگی کے تہ یقین بٹت کی رگے۔

آپکی رٹئے کول طور پر CONFIDENTIAL کی ہی ہئے گی اور صرفری طرچکے ہق صذ کے لی ضت عوبل مگی۔ اشضر روے ہی غرکت کرے پر آپکے بٹتہ تہت غ کی۔

آپ کی ہخل ص عظمی بروی

CIC1 جی پلے صافی کی و جفی نپر ٹکٹ فرلن کرتے ہیں جیکے بقلق اموں نے اشضرے قجل ضوچ بٹتہ ہی ہئے رتہ

بہلک غر	1	2	3	4	5	6	7	کامل مہقق
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CIC2 جی پلے صافی کی و وپر ٹکٹ کی بکتے ہیں جو فرد اور COMPETITORS کی وپر ٹکٹ ص بٹتہ ہی

بہلک غر	1	2	3	4	5	6	7	کامل مہقق
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CIC3 جی کو غ کر رہے ہیں کہ جفی ذپر ٹکٹ ص بٹتہ یک لہج بظن اڈض ٹری لی ڈرز ہیں غو برکی ج بٹتہ

بہلک غر	1	2	3	4	5	6	7	کامل مہقق
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CIC4 وبری ہی وپر ٹکٹ ص لوزن روض س SERVICES کو صافی کی ج بٹتہ اکٹا و قبتہ بیت عو ذ اور واک ہب طان کی بٹتہ ہے

بہلک غر	1	2	3	4	5	6	7	کامل مہقق
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CIC5 وبرے فگر COMPETITORS کے بٹتہ لے ہیں وبری کو پئی یزب دقتی ک ض بٹتہ ہر کی ٹہیں جتی وپر ٹکٹ ص لے کر آری ہے

بہلک غر	1	2	3	4	5	6	7	کامل مہقق
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CIC6 موبری جہلہ ئی مصوٰعت اور ذہبت SERVICES/ یں موبری چہلی مصوٰعت اور
ذہبت ک بق مہلی ے ہی صرف ہ عولتی ذیلہب رکی گئی یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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MIC1 مہلی کوپ کی مشہوری کے لیے فرد طریق ورض مہر کیٹ گتق چہبت کتے رتے یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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MIC2 موبری کوپ کی جہلہ جفیذ مصوٰعت ک وبقعر ف کروا ے کے لہے لک ئی قطن کی
ای ڈوٹ بیس گ اور پر و موغی کی ضرورت ے جو کہ موجود ِ اوپ چہلی پر وکٹص کی مشہوری کے
لہے لاض عوبل کی گئی یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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MIC3 مہلی ای طے ئے طوقوں ضے مہر کیٹ گتے یں جو ٹھہی کئی ٹھی
COMPETITOR مہلی عوبل ئی کر رب

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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MIC4 موبری غیر / COMPETITOR کے مہشقی لے یں موبری پر وکٹص کی مہر کیٹ گتے طوقے
مہر کیٹ یں ای ک اقل ایپ وگرا کی جی ٹو کھٹے یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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MIC5 مہر کیٹ یں خو کوگ ے رکھکے لی ے پھیر کیٹ گتے طوقوں یں جذت الے رتے
یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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TIC1 مہلی ے کبڑی عول / BUSINESS PROCESS وں طل طل جذت ال رے یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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TIC2 مہلی ے ہمیشہ لاضیری یں موجود ئی اور جفیذ ٹی لوجی / TECHNOLOGY کو اعتبار کتے
رے یں

بہلی کل غیر مہشقی	1	2	3	4	5	6	7	کامل مہشقی
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بیل کال غور	1	2	3	4	5	6	7	کامل منفق
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بیلگیل غیری	1	2	3	4	5	6	7	کامل دقیق
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بیل کال غیری	1	2	3	4	5	6	7	کامل دقیق
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بیلنگل غور	1	2	3	4	5	6	7	کامل منفق
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به تکم	1	2	3	4	5	6	7	به تزیین
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تکم	1	2	3	4	5	6	7	به تزیله
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تکم	1	2	3	4	5	6	7	به تزیین
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به تکم	1	2	3	4	5	6	7	به تزیین
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تکم	1	2	3	4	5	6	7	به تزیله
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به تکم	1	2	3	4	5	6	7	به تزیله
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تکم	1	2	3	4	5	6	7	به ترم
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به تکم	1	2	3	4	5	6	7	به ترم
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به تكم	1	2	3	4	5	6	7	به ترتيب
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به تكم	1	2	3	4	5	6	7	به ترتيب
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بہ تکم	1	2	3	4	5	6	7	بہ تزیلہ
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بہ تکم	1	2	3	4	5	6	7	بہ تزیلہ
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به تكم	1	2	3	4	5	6	7	به ترمه
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به تكم	1	2	3	4	5	6	7	به ترميه
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بہنیکل غیور مہقق	1	2	3	4	5	6	7	کامل مہقق
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بہنیکل غیور مفتیق	1	2	3	4	5	6	7	کامل مفتیق
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بہنیکل غور دقیق	1	2	3	4	5	6	7	کامل دقیق
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مذہب کی غیور مذہب کی	1	2	3	4	5	6	7	مذہب کی مذہب کی
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بہنیکل غور مہقق	1	2	3	4	5	6	7	کامل مہقق
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7	6	5	4	3	2	1	بہنیکل غیور مہنق
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بہنیکل غیری	1	2	3	4	5	6	7	کامل منفق
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JSM2 پبوترز ھیالیز اور صبوی یضیت علقہ آپیشڈل مطولکے حلکے لے مشترکہ
ٹیوں کی تشکیل عام ہے

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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JSM3 پبوترز ھیالیز اور صبوی یضیت علقہ جکوت غولیکے مطولکے بلیجی س لے اور
اشپیشبت جی تکررے لیے مشترکگی ووں کی تشکیل عام ہے

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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JSM4 موجو یمبح ولپ برترز ھیالیز اور صافی یکے حول یضے ہ عخی سبت جی تکرر
فروغ یبہ جے جس وں ہضیقطن کی آرا کوغبہ لکب یجبہ ہے

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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JSM5 نپا پبوترز ھیالیز اور صافی یکضبت ہ آہ ضبہ ہضیقٹھ کوبفی ویزببت
جی ککرتے یں

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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KI1 ثمنق بھغ یضے پلے صبوی یکی ضرورت اور روک بلیج یسیتے رتے یں

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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KI2 ثقیب عذگیضے پلے ٹس صرضیت عل قیٹہ یگلوجی یں آے والی نیجی لہوں اور
رج بکب بلیجی س لہتے رتے یں

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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KI3 ثقیب عذگیضے ، پلے ٹس صرضیت ص یں پلے روٹی اور اغرا ککب بلیجی س لہتے
اور ضرورت کے ہضیقٹ اش یں رتہ یں

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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KI4 ثقیب عذگیضے پلے ٹس صب برترز ھیالیز اور کظور رضے ہالقینی کتے رتے
ن قتب کموبری ٹ ونگ ثہتر ہے

بلیکل غیر مہقق	1	2	3	4	5	6	7	کامل مہقق
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بہنیکل غی ر	1	2	3	4	5	6	7	ک م م بشق
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بہنیکل غیرو مہقق	1	2	3	4	5	6	7	کامل مہقق
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موبری طُنْٹری ہی ریٹیک بلوجی ہی ریٹیکس یک جنیت ہتھیلی آری ہے								TT2
بلیک ل غی ر	1	2	3	4	5	6	7	کامل مہقق

TT4 موبری ٹنڈنری ہر تک ٹکی می بٹھورک کثولت می وکی ہوا۔ مکے ٹڑے پیوے

پرئی وپر ٹکٹکے خیال تے جڑلہبے

بہیکل غری	1	2	3	4	5	6	7	کامل مشفق
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<p>موبرے صافوی کی تہجی حبنت وکے ضبب ہنبت ہت ہوڑی شہتسج فی لصوت سی ہتی یں</p>								MT1
بیلک ل غی ر	1	2	3	4	5	6	7	کامل مہشوق

MT2

بہلی کل غی ر
مہفق

MT3

بیلی کل غی ر
م بنفق

MT4

بہلی کل غی ر
مہنق

CI1

بیلی کل غی ر
م بنفق

CI2

بہلی کل غی ر
مہفق

CI3

بہلی کل غی ر
مہفق

CI4

بہلی کل غی ر
مہفق

CI5

بی بی کل غی ر
مہنق

شریائے TITORS

مصنوعیات تک میٹرنگ ہے۔ وہی ہے یہ برک لہجہ بننے ہے

P1

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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صاف پیو بری مصوع بگی کوالٹیض کصق ذر مطہی یں

P2

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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ئی مصوع بتتب یک لہی یکی بی لہوی ری طراہر شہتری

P3

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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ایک فرد کپی ٹوٹی و پرفیوئل COMPETITIVE PROFILE شہب یکی صلاحیت

P4

ک لہجہ بننے ہے

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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ئی مصوع بتتب یک لہجہ بننے ہے

P5

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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مہر کی ٹوٹی لہوٹ MARKET DEVELOPMENT ک لہجہ بننے ہے

P6

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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پچ لہی ہتیض بلوہی آہڈی یرضل نف یک لہجہ بننے ہے

P7

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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NET PROFITS ایفکع لہجہ بننے ہے

P8

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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پڈری شسک رعی مپی ط یک مٹمک لہجہ بننے ہے

P9

بیلنگل	1	2	3	4	5	6	7	کم مل مطین
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7	6	5	4	3	2	1	بیٹل کل مطریقہ نہیوں
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7	6	5	4	3	2	1	بیبلیکل مطریقہ یں
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بیبلیکل مطریقہ یں	1	2	3	4	5	6	7	کامل مطریقہ یں
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۱۔ اے ہرکچھ حضوالِ تبدل کی کپڑی کو بوٹ بک نصبر عوی کرب چوں گب
1۔ شرطی ے مژب عوی بشع ے کہ پل کی کپڑی کت ے عرصض میں شص کر رہی ے

1	طس 5 بل
2	طس 10 بل
3	طس 15 بل
4	طس 20 بل
5	20 بلاض ے زئد عرصض ے

1	10
2	20
3	50
4	80
5	100

1	20 لکھنۓ اکروڑ رپے
2	4 کروڑ 10 لکھنۓ 2 کروڑ رپے
3	4 کروڑ 10 لکھنۓ 3 کروڑ رپے
4	4 کروڑ 10 لکھنۓ 4 کروڑ رپے
5	4 کروڑ وپ بنۓ زلیڈ